

NACHHALTIGKEIT IN DER ZÄSUR

WIE KI DAS VERTRAUEN IN NACHHALTIGES
INVESTMENT WIEDERHERSTELLEN KANN

THE SOCIETE GENERALE GROUP - THE ESSENTIALS

Societe Generale is one of the leading European financial services groups.

Based on a diversified and integrated banking model, the Group combines **financial strength** and **proven expertise in innovation** with a strategy of **sustainable growth**, aiming to be the **trusted partner for its clients**, committed to positively transforming the world.

Three complementary core businesses:

- › Retail Banking in France
- › International Retail Banking, Insurance and Financial Services
- › Global Banking and Investor Solutions

26 M

clients, including individuals, businesses and institutional investors

119 000

members of staff

62

countries

€13.9Bn

in revenues under IFRS 17*

13.5%

CET1 ratio for financial solidity

€500Bn

sustainable financing target for 2024-2030



Global Finance – 2025
Best Investment Bank for Sustainable Financing
for the 4th time



Euromoney – 2025
World's Best Bank for ESG



Euromoney – 2024
Bank of the Year for Sustainability
for the 2nd time

Source: All figures coming from the Group's Financial Statements and the Universal Registration Document, data as of 30.06.2025

*International Financial Reporting Standards



CONFIDENTIAL | NOVEMBER 2025 | 2

OUR VALUES

TEAM SPIRIT

INNOVATION

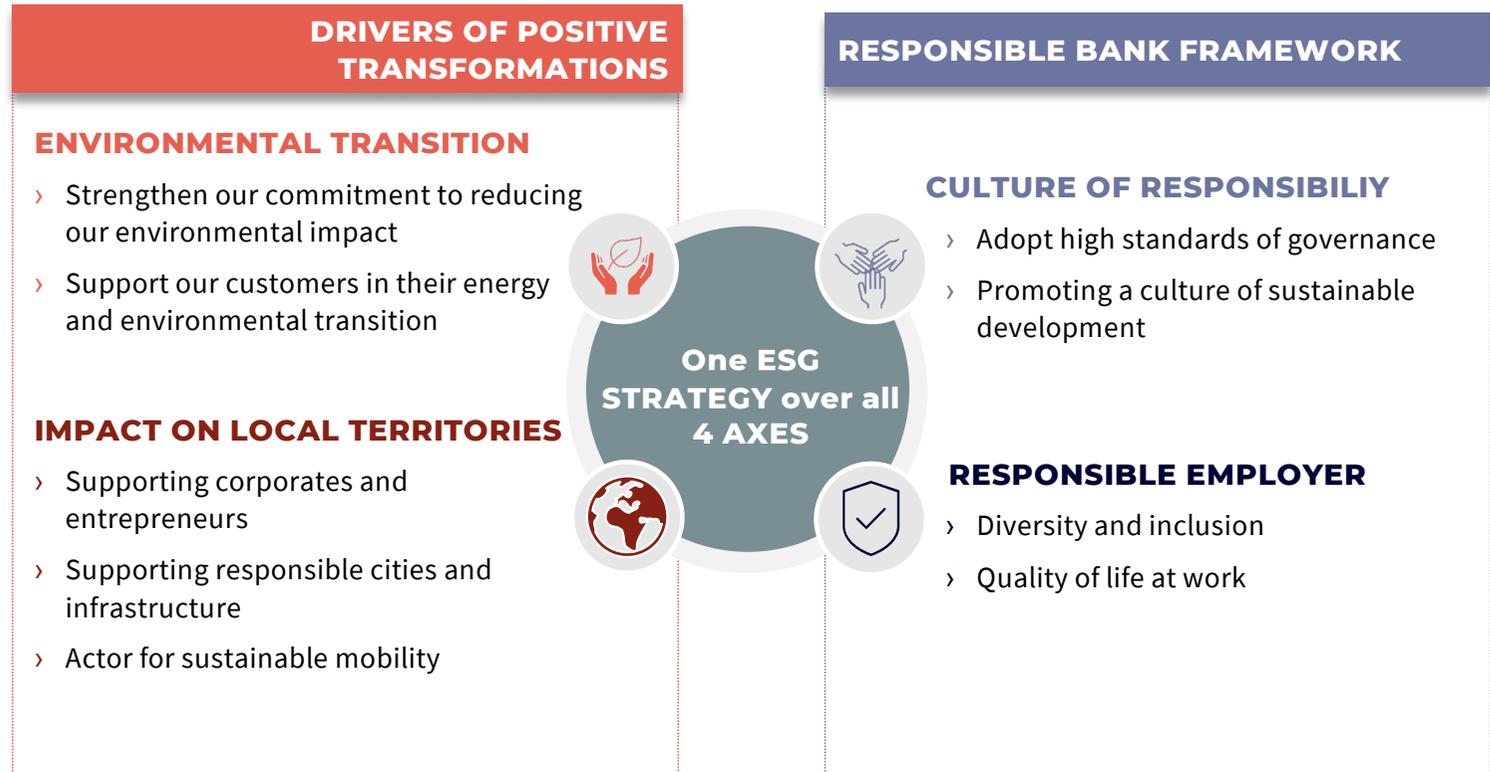
RESPONSIBILITY

COMMITMENT



FOUR KEY AREAS OF ACTION FOR POSITIVE IMPACT

In line with its, the Group has decided to fully integrate four key objectives of **Corporate Social Responsibility** (“**CSR**”) commitments into its business development.



 **AWARDS**

 **GLOBAL FINANCE WORLD'S BEST BANK AWARDS 2024**
Best Bank for Sustainable Finance in France

 **INTERNATIONAL FINANCING REVIEW (IFR) 2023**
Bank of the Year for Sustainability

 **SRP EUROPE 2022**
Best ESG House



ABOUT CLARITY AI

Add Clarity. Choose Sustainably™



CLARITY AI

We bring societal impact to markets.

Tracking and measuring progress for a more sustainable future is a complex, multi-dimensional, cross-border task. Our team of experts firmly believes harnessing the power of technology is the best way to scale to a viable solution and produce one that is unbiased, fully scientific and evidence-based.



Sustainability Tech Built-in

Market-leading Sustainability in Concert with the Power of AI



Powerful, scalable **AI** at the core of our tech platform processes >1M data points per week



Scientific- and evidence-based **methodologies**, built on the global team's research and data science expertise



Reliable, transparent, and unique **data** creates broad and deep coverage, more than any other player in the market



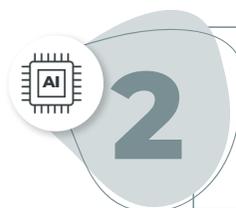
Tools and capabilities are easily integrated into existing workflows for assessment, analysis and reporting

THEMENGEBIETE

NACHHALTIGKEIT IN DER ZÄSUR: WIE KI DAS VERTRAUEN IN VERANTWORTUNGSVOLLE INVESTITIONSSTRATEGIEN WIEDERHERSTELLEN KANN

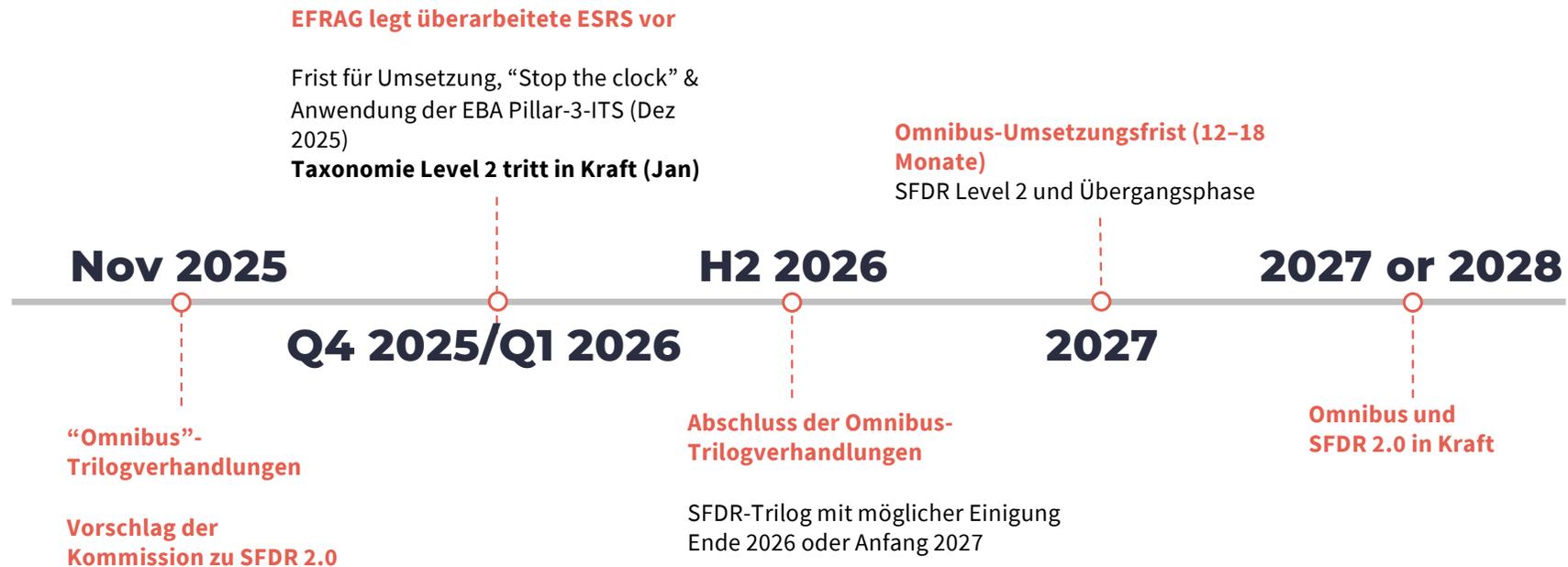


AUSBLICK AUF DIE REGULATORIK IN 2026



NACHHALTIGES INVESTMENT IM ZEITALTER VON KI

EU-ZEITPLAN FÜR NACHHALTIGE FINANZREGULATORIK



Mögliche Verzögerung

Financial Times

EIB fears ‘reputational disaster’ over revised EU green reporting

The European Investment Bank fears a “reputational disaster” this year if the EU applies reporting rules that would shatter its climate-friendly credentials.



ESG Today

EU to Exempt 80% of Companies from CSRD Sustainability Reporting Requirements

The European Commission announced today the release of its first “Omnibus” package, containing a series of proposals to reduce...



WAS BEDEUTET DAS FÜR INVESTOREN IN 2026



weniger Unternehmen werden
im Rahmen **DER CSRD**
BERICHTSPFLICHTIG SEIN



der **ARTIKEL-8/9-FONDS** laufen Gefahr,
nicht mit den ESMA-Leitlinien konform zu
sein



der Unternehmen in der **CLARITY-AI-**
DATENBANK weisen eine EU-Taxonomie-
Ausrichtung von 0 % aus.

NACHHALTIGES INVESTMENT IM ZEITALTER VON KI



88%

der Finanzdienstleister experimentieren bereits mit GenAI-Anwendungsfällen



40%

Produktivitätsgewinn, wenn Analysten GenAI für Recherche/ Summarizing/ Benchmarking einsetzen.

vs.

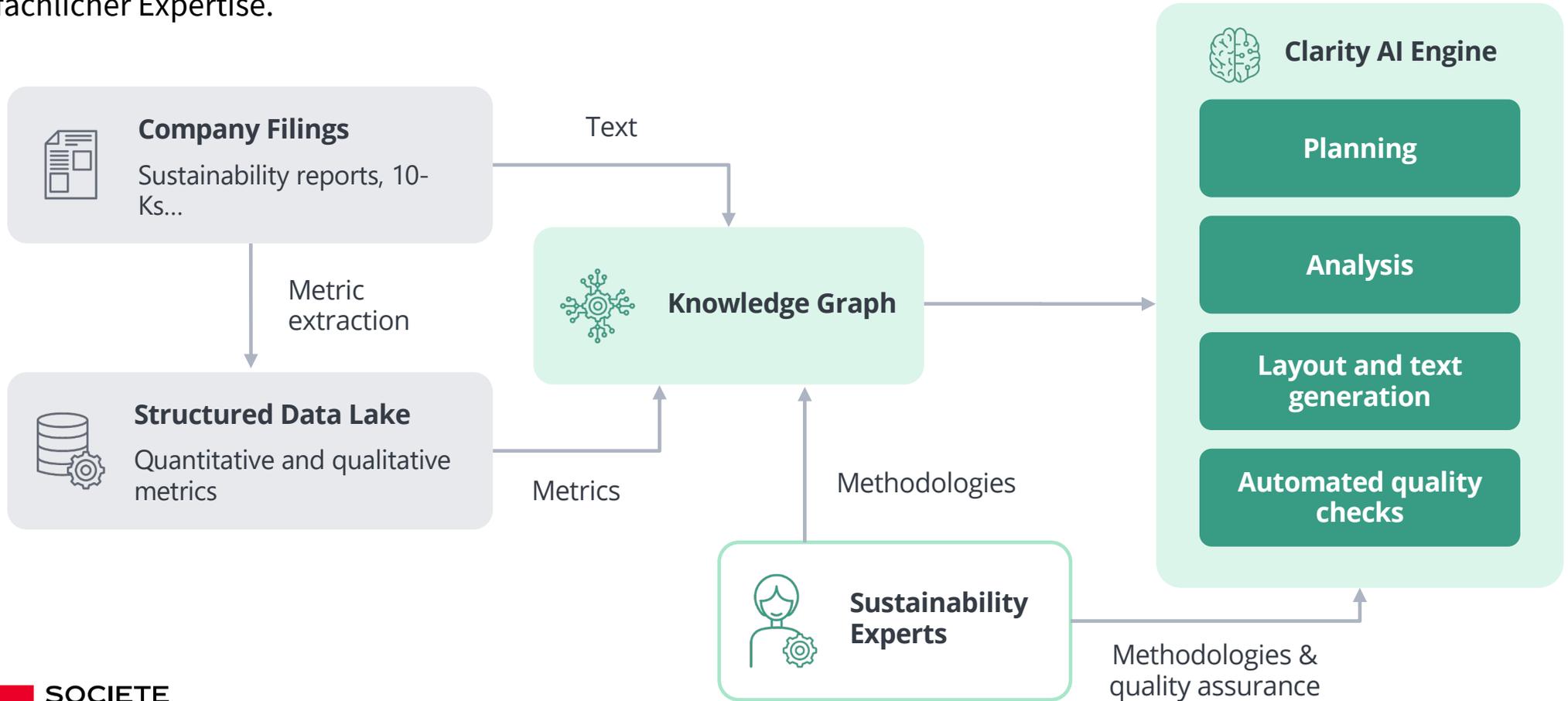


67%

der institutionellen Investoren heben Risiken von AI im Zusammenhang mit Reputation und mangelnder Transparenz hervor.

HINTER DEN KULISSEN: WIE FUNKTIONIERT CLARITY AIS KI-ENGINE ?

Generation von Einblicken im benutzerfreundlichen, individuellen Format – basierend auf verifizierten Daten und fachlicher Expertise.



SGSS UND CLARITY AI – NAHTLOSE INTEGRATION IN DEN INVESTMENT-WORKFLOW

SGSS bietet Akteuren eine schlüsselfertige Lösung, die den Zugang zu einer umfassenden Plattform (Clarity AI) und einer Reihe von Dienstleistungen kombiniert.

UMFASSENDE ABDECKUNG

IMPACT KPI
(Wasserhaushalt, CO2 Emissionen,
Energieverbrauch,...)

PRODUKTION VON REPORTS
zur Erfüllung Ihrer regulatorischen
Anforderungen (SFDR,
Taxonomy,...)

STEUERUNG
Ihrer ESG Daten

AUTOMATISCHE PORTFOLIO UPLOADS

aus den Systemen der SGSS

MODULARE LÖSUNGEN

SKALIERBARE PLATTFORM
Zugang durch SG Markets
(Single Sign on)



FALLBEISPIEL: VOLLSTÄNDIG AUTOMATISIERTER REPORTING-WORKFLOW

CLARITY AI Close X

EARLY ACCESS
Regulatory report builder

- Report settings**
- File upload
- Questionnaire
- Content preview

Select report settings

Choose report type:

Article 8

Disclosure for the financial products referred to in Article 8, paragraphs 1, 2 and 2a of Regulation (EU) 2019/2088 and Article 6, paragraph 1 of regulation (EU) 2020/852

Article 9 **COMING SOON**

Disclosure for the financial products referred to in Article 9, paragraphs 1 to 4a of Regulation (EU) 2019/2088 and Article 5, paragraph 1, of Regulation (EU) 2020/852

Choose report language:

Select language ^

- English
- French
- Spanish

Next step >

?

THANK YOU



Dirk WERTHMANN

Head of Client Management Services

SGSS Germany

✉ dirk.werthmann@sgss.socgen.com



Dr. Benjamin KRUSCHE

Director of Strategy

Clarity AI

✉ benjamin.krusche@clarity.ai

DISCLAIMER



SGSS is a business division of Societe Generale that offers a whole range of dedicated securities services for asset managers, institutional investors, intermediaries and financial institutions. SGSS does not provide direct services to retail banking clients and does not provide investment advice and / or recommendations on any investment strategy or stock market transaction. The services described in this document may not be available in all countries. The services may change at any time without notice. It is the responsibility of the recipients of this document to ensure that the items described are in accordance with their situation and needs. The information contained in this proposal should not be construed as legal, regulatory or tax advice, or any other investment recommendation or advice relating to an investment strategy, product or service. As such, this document cannot therefore be considered as a substitute for any advice issued by a professional authorised for this purpose. This offer is dedicated to professional customers, is confidential and is addressed only to the recipients. Any reproduction, disclosure or dissemination to third parties is prohibited

Société Anonyme with a capital stock of EUR 1,000,395,971.25 as of 23 September 2024

Paris Trade Register No. 552 120 222

APE No.: 651C

Registered Office: 29 Boulevard Haussmann 75009 Paris

VAT No: FR 27 552 120 222

**THE FUTURE
IS YOU**



**SOCIETE
GENERALE**